

Claim Amendments

1. (cancelled) An interface for inputting closing conditions, comprising: a closing server in communications with a browser client and a database; a browser-presented list of selectable standard closing conditions for a real estate transaction; and a browser-presented template of components to create one or more custom closing conditions; wherein the closing server includes resources and logic to map the standard and custom closing conditions to corresponding fields in the database.
2. (cancelled) The interface of claim 1, wherein said components to create custom closing conditions include a condition, the identity of a party authorized to clear the condition, and a deadline for clearing the condition.
3. (cancelled) The interface of claim 1, wherein the closing server further includes logic and resources to verify the identity of parties to the real estate transaction and document their consent to the real estate transaction.
4. (cancelled) The interface of claim 1, wherein said components to create custom closing conditions further include classification of each condition as either active or passive, wherein a passive condition is satisfied by the passage of time unless approved and an active condition is satisfied only by approval before its deadline.

5. (cancelled) The interface of claim 1, wherein the communications between the closing server and the browser client is through the Internet.

6. (cancelled) The interface of claim 1, wherein the list of selectable standard conditions includes logic to ask follow-up questions indicated by selection of particular standard closing conditions.

7. (cancelled) The interface of claim 1, further including a browser-presented list of geographic property locations and property types mapped to appropriate standard conditions.

8. (cancelled) The interface of claim 1, wherein: the database contains names of one or more title insurance companies and names and terms of one or more types of title insurance policies issued by said title insurance companies; and the closing server includes logic to select one of the one or more title insurance companies and one of the one or more types of title insurance policies.

9. (cancelled) The interface of claim 1, wherein: the database contains names of one or more lenders and contact information for said lenders; and the closing server contains logic to select one of the one or more lenders.

10. (cancelled) An interface for clearing closing conditions, including: a closing server in communications with a browser client; a browser-presented list of applicable closing conditions for a real estate transaction; and a browser-presented template linked to an applicable closing condition

including selectable options for a user to approve or disapprove said applicable closing condition; wherein the closing server includes resources and logic to authenticate the user and to respond to the browser-presented selection to approve or disapprove of said applicable closing condition.

11. (cancelled) The interface of claim 10, wherein the browser-presented template displays legally binding textual descriptions with the options to approve or disapprove.

12. (cancelled) The interface of claim 10, wherein the browser-presented list of applicable closing conditions displays only applicable closing conditions which the user is responsible to approve or disapprove.

13. (cancelled) The interface of claim 10, wherein the closing server and browser client use public key cryptography to authenticate the user.

14. (cancelled) The interface of claim 10, further including a list of deadlines for disapproval of the applicable closing conditions, wherein the closing server further includes resources and logic to check a date and time of selection of an option to disapprove against the list of deadlines.

15. (canceled) An interface for amending closing conditions, including: a closing server in communication with a browser client and a database; a browser-presented list of one or more closing conditions for a real estate transaction; a browser-presented template of components for a first user to propose an amendment to the closing conditions, linked to the closing

conditions; a browser-presented template including selectable options for a second user to approve or disapprove said proposed amendment to the applicable closing condition; and wherein the closing server includes resources and logic to authenticate the first and second users, to post the first user's proposed amendment to the closing conditions, to process the second user's selection of an option to approve said proposed amendment to the closing conditions, and to modify fields in the database, said fields corresponding to the approved proposed amendment to the closing conditions.

16. (canceled) The interface of claim 15, wherein the closing server and browser client use public key cryptography to authenticate the first and second users.

17. (New) A closing system for closing a real estate transaction between a plurality of parties and transferring ownership of property via a real estate deed, the system comprising:

a closing server adaptable to internet communications, wherein the closing server comprises:

a closing database, wherein the closing database comprises:

a closing module, wherein the closing module comprises:

a plurality of selectable standard closing conditions;

a plurality of selectable custom closing conditions;

a title insurance module correlated with the closing database, wherein the title insurance module comprises:

a plurality of title insurance company identifying information;

a plurality of title insurance policies associated with the plurality of title insurance identifying information, wherein the plurality of title insurance policies each comprise a plurality of terms;

a county registrar module for electronically recording the real estate deed, wherein the county registrar module comprises at least one county registrar identifier; and

at least one computer processor having identity verifier logic and resources for verifying the identities of the plurality of parties.

18. (New) The closing system as in claim 17, wherein the at least one computer processor having identity-verifier logic and resources for verifying the identities of the plurality of parties further comprises encryption logic and resources for verifying the identities of the plurality of parties.

19. (New) The closing system as in claim 18, wherein the identity-verifier logic and resources for verifying the identities of the plurality of parties further comprises logic and resources for associating an electronic signature of each of the plurality of parties with closing the real estate transaction.

20. (New) The closing system as in claim 17 further comprising at least one internet browser client, wherein the at least one internet browser client is adaptable to internet connecting with the closing server, wherein the at least one browser client comprises means for selecting at least one of the plurality of selectable standard closing conditions.

21. (New) The closing system as in claim 17, wherein each of the plurality of selectable closing conditions further comprises a plurality of closing components.

22. (New) The closing system as in claim 21, wherein each of the plurality of closing components comprise:

at least one deadline; and

at least one identity of the plurality of parties authorized to approve or disapprove the closing condition before the at least one deadline expires.

23. (New) The closing system as in claim 22 wherein the plurality of closing components includes the classification of the closing condition as active or passive, wherein a passive

closing condition is deemed satisfied if not disapproved before the deadline expires and an active closing condition is deemed satisfied if the active closing condition is satisfied before the deadline expires.

24. (New) The closing system as in claim 22 further comprising at least one internet browser client, wherein the at least one internet browser client is adaptable to internet connecting with the closing server, wherein the at least one browser client comprises means for selecting at least one of the plurality of selectable closing components.

25. (New) The closing system as in claim 17 further comprising an internet connection with at least one title insurance company associated with at least one of the plurality of title insurance company identifying information.

26. (New) The closing system as in claim 17, wherein the closing database further comprises a lender financial module, wherein the lender financial module comprises:

at least one financial lender identifier; and

a plurality of standard lender conditions associated with the at least one financial lender identifier and further associated with closing the real estate transaction.

27. (New) the closing system as in claim 26 wherein the plurality of standard lender conditions comprises:

transfer of ownership of the property to a borrower;

execution and recordation of a mortgage or deed of trust associated with the property; and

issuance of a policy of title insurance associated with the property.

28. (New) The closing system as in claim 27 further comprising an internet connection with at least one financial lender associated with the at least one financial lender identifier.

29. (New) The closing system as in claim 17 wherein the selectable standard closing conditions comprise at least one title insurance condition.

30. (New) The closing system as in claim 29 wherein the at least one title insurance condition comprises:

    a receiving deadline for receiving a title commitment; and

    an approval deadline for approving or disapproving the title commitment.

31. (New) The closing system as in claim 30 wherein the title commitment comprises a plurality of title exceptions wherein each title exception comprises a plurality of title exception fields in the closing database.

32. (New) The closing system as in claim 31 wherein the plurality of title exception fields comprises at least one approval field for party approval or disapproval.

33. (New) The closing system as in claim 17 further comprising an internet connection with at least one county registrar associated with the at least one county registrar identifier.

34. (New) The closing system as in claim 17, wherein the closing database further comprises an authorized agent module, wherein the authorized agent module comprises at least one authorized agent identifier.

35. (New) The closing system as in claim 34 further comprising an internet connection with at least one authorized agent associated with the at least one authorized agent identifier.

36. (New) The closing system as in claim 17, wherein the closing database further comprises a property module, wherein the property module comprises at least one geographic property description, wherein the at least one geographic property description comprises:

property location; and

property type.